

ESSENTIAL SPEND CAMPAIGN
(15 March 2025 to 14 June 2025)
United Overseas Bank (Malaysia) Bhd
Terms and Conditions

This “**Essential Spend Campaign**” (“**Campaign**”) is organized by United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) (“**UOB Malaysia**” or “**the Bank**”) which will run from 15 March 2025 at 00.00 hours (12.00 AM Malaysian time) to 14 June 2025 (11.59pm Malaysia time) (both dates inclusive) or such other dates as may be determined by the Bank from time to time with prior notice to you (“**Campaign Period**”). The Campaign will be divided into three (3) Campaign Months as follows:

Table A: Campaign Month	
Campaign Month	Campaign Month Period
1	15 March 2025 – 14 April 2025
2	15 April 2025 – 14 May 2025
3	15 May 2025 – 14 June 2025

Eligibility to Participate

1. This Campaign is open to all UOB Malaysia individual customers who meet **ALL** of the following conditions:
 - a) Who holds the UOB Mastercard/Visa Credit Card (“**Eligible Credit Cards**”) issued in Malaysia and whose account(s) held with UOB Malaysia are current, valid and subsisting as determined by UOB Malaysia.; or
 - b) Who holds UOB Debit Mastercard issued in Malaysia and whose account(s) held with UOB Malaysia are current, valid and subsisting as determined by UOB Malaysia.

UOB Mastercard/Visa credit card and/or Debit Card are collectively referred as “**UOB Cards**” or “**UOB Card**” if singular.

- c) Cardmembers are required to enroll (using Cardmember’s mobile numbers as per UOB Malaysia’s record only) in order to participate in this Campaign through the short message service (“**SMS**”) sent by UOB Malaysia.

Hereinafter customers who fulfill the above criteria shall referred as “**Eligible Customers**” or, each “**Eligible Customer**”.

2. Customers shall not be eligible to participate in this Campaign if they fall within ANY of the following:
 - a) Transaction made using any of the following UOB Commercial Cards by Eligible Customer:
 - UOB Malaysia Business Card,
 - UOB Malaysia Corporate Card,
 - UOB Malaysia Purchasing Card and
 - UOB Malaysia Private Label Card.

For the avoidance of doubt, only the non-individuals commercial cardmember will be excluded

from this Campaign. Individual customers who hold both the above UOB Commercial Cards and UOB Cards may participate in this Campaign using their UOB Cards.

- b) Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
 - c) Customers whose participating Current and/or Savings Account and Debit Card/Credit Card account held with UOB Malaysia are terminated, closed, delinquent, pledged, charged or assigned under loan/financing facilities or unsatisfactorily conducted as determined by UOB Malaysia within the Campaign Period.
 - d) Representatives and/or agents (including advertising and promotion agents) of UOB Malaysia, UOB Malaysia's subsidiary (ies) and UOB Malaysia's related company (ies).
 - e) Sole-proprietors, Partnerships, Charitable/ Non-profit Organizations/ Societies Customer, corporate and commercial customers.
3. To be eligible for the Monthly Prize, Customers must have a registered mailing address within Malaysia only as per UOB Malaysia's system and records.

Campaign Prizes

4. This Campaign consists of the following:

Offer	Mechanics	Prize
Top Spender Prize	5 Eligible Customers with the highest cumulative qualifying spend amount throughout the campaign period will win RM2,000 cashback.	RM2,000 cashback per winner
Monthly Prize	50 Eligible Customers will stand a chance to win monthly prize on each Campaign Month.	There are 3 types of monthly prize, 50 units allocated on each Campaign Month.
Daily Prize	Eligible Customers who meet the condition of qualifying spend will be rewarded up to RM50 cashback daily	Up to RM50 cashback per Eligible Customer per day, subject to a daily pool of RM2,000.

The cashback in Top Spender Prizes and Daily Prize shall collectively be referred as "Cashback".

Campaign Enrollment

5. To participate, Eligible Customers are only required to enrol or join the Campaign via SMS (using Eligible Customer's mobile number registered in UOB Malaysia records) during the Campaign Period as per enrolment process sets out below:
- a) Eligible Customer who receives an SMS and/or electronic direct mailer ("EDM") invitation from UOB Malaysia must follow the instructions provided in the SMS and/or EDM, The SMS and/or EDM will be sent to Eligible Customer's latest mobile numbers and/or email address recorded in UOB Malaysia's system, or
 - b) Eligible Customers who do not receive an SMS and/or EDM invitation from UOB Malaysia can SMS to 66300 with the message: **U3**
 - c) Upon successful enrolment, the Eligible Customer will receive a confirmation of enrolment through SMS. The enrolment is deemed as not successful if the Eligible Customer does not receive any confirmation or acknowledgement of the enrolment for this Campaign from UOB Malaysia.

6. Eligible Customers are only required to enrol one (1) time to participate throughout the Campaign Period, and will be eligible for following successful enrolment:
 - a) Top Spender Prize if Eligible Customer enrolled during the Campaign Period, and
 - b) Monthly Prize from the month which Eligible Customer successfully enrolled, and
 - c) Daily Prize from the day which Eligible Customer successfully enrolled.

Campaign enrolment and eligibility are as illustrated in Table B below:

Table B: Enrolment and Eligibility			
Eligible Customer successfully enrolled on the following dates	Eligibility		
	Daily Prize	Monthly Prize	Top Spender Prize
20 March 2025	Daily, from 20 March 2025 onwards until campaign ends	From 15 March 2025 onwards [Campaign Month 1 to Month 3]	From 15 March 2025 onwards until campaign ends
28 April 2025	Daily, from 28 April 2025 onwards until campaign ends	From 15 April 2025 onwards [Campaign Month 2 & Month 3]	
16 May 2025	Daily, from 16 May 2025 onwards until campaign ends	From 15 May 2025 onwards [Campaign Month 3 only]	

7. Standard telecommunication charges will apply for each SMS send and such charges shall be borne by Eligible Customers.
8. UOB Malaysia is not responsible for, nor does it have any control whatsoever over SMS traffic, network failure and/or interruptions on the part of respective telecommunications service providers (Telco's) or any other reason(s) beyond UOB Malaysia's reasonable controls which results in delay on the SMS.

Qualifying Spend

9. "Qualifying Spend" means any dining, grocery and/or petrol ("Essential Spend") made under the following eligible Merchant Category Codes (MCC) as listed in Table C below, which are made using the valid UOB Cards during Campaign Period subject to clause 10 below.

Table C: Qualifying Spend		
Essential Spend	MCC	Merchant Descriptions
Groceries	5411	Hyper/Supermarket
Dining	5811, 5812, 5813 & 5814	Eating/Drinking places, Lounges, Fast Food Restaurant
Petrol	5541, 5542 & 5983	Gasoline

10. Qualifying Spend shall **NOT** include the following:
 - a) Transactions which are subsequently cancelled or refunded, or
 - b) Disputed, unauthorized or fraudulent purchase transactions.
11. UOB Malaysia shall be relying on the information provided by the merchant to determine whether such transaction falls within the Qualifying Spend. UOB Malaysia shall not be responsible for any error, failure or delay in transmission of evidence of sales transactions by merchant establishments or any other party.
12. The Qualifying Spend made during the Campaign Period must be captured by the UOB Malaysia's system and posted not later than 14th day from the end of each Campaign Month.
13. The Bank shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by merchant establishment or any other party, which are not within the reasonable control of the Bank.
14. To the fullest extent permitted by law, any determination by the Bank as to which spend category constitutes Qualifying Spend and all transactions as recorded by the Bank (save for fraud and manifest error) shall be final and conclusive.
15. Qualifying Spend performed by supplementary credit card Cardholder and/or if the current/saving account is held by more than one person will be combined with its principal credit card/main account holder of current/saving for the purpose of this Campaign. For the avoidance of doubt, only the principal Cardholder will be eligible to receive the Cashback and/or the Prize.
16. UOB Debit Card linked to Islamic current/savings account shall be subject to its terms and conditions for the purchase of Shariah Compliant goods and services only.

Campaign Offers and Mechanics

17. Top Spender Prize

- a) Five (5) Eligible Customers with the highest cumulative Qualifying Spend throughout the Campaign Period will be considered as the Top Spender Winner ("Top Spender Winner").
- b) Top Spender Winner will be awarded with RM2,000 cashback each.
- c) Eligible Customer can only win one (1) unit of Top Spender Prize throughout the Campaign Period.
- d) In the event UOB Malaysia is required to choose the final Top Spender Winner and there are multiple Eligible Customers have the same Qualifying Spend amount (a tie), Eligible Customer with the earliest timestamp to achieve the highest cumulative Qualifying Spend amount during the Campaign Period will be considered in determining the Top Spender Winner.
- e) The cashback will be credited to the Top Spender Winner's principal card account with the highest Qualifying Spend within eight (8) weeks after the end of the Campaign Period.

18. Monthly Prize

- a) The Monthly Prize consist of a total of 150 units of Monthly Prizes throughout the Campaign Period of which, 50 units of Monthly Prizes allocated for each Campaign Month will differ each month as stated in Table D below:

Table D: Monthly Prizes		
Campaign Month	Monthly Prizes	Monthly Capping
1	Tefal Cook & Shine 3 Pieces Set (G808S6)	50 units
2	La Gourmet Healthy Electrical Oven 12L (EO12RD)	50 units
3	Gintell CG Minnie Care Portable	50 units

- b) With every RM50 Qualifying Spend in a Campaign Month, Eligible Customer will be awarded with an entry ("**Entries** or **Entry** if singular") for the purpose of shortlisting the Monthly Prize winners.
- c) All related UOB Cards which include Principal Credit Card(s) and Supplementary Credit Card(s) and/or Debit Mastercard shall be automatically tracked for the purposes of this Campaign. If the Eligible Customer has multiple UOB Cards, the Qualifying Spend(s) and/or Entries made on all his/her UOB Cards including principal and supplementary shall be consolidated and not be viewed individually.
- d) For Eligible Customers holding multiple cards with UOB Malaysia, Qualifying Spend(s) and/or Entries made on all his/her UOB Cards including supplementary card(s) will be consolidated on customer level.

As an illustration, if customer A holding one principal UOB PRVI Miles Elite Card with one supplementary credit card for her son, one UOB World Card as supplementary and one UOB Debit Card. Entries that will be consolidated under customer A's name are Qualifying Spend on customer A's UOB PRVI Miles Elite (principal and supplementary) and UOB Debit Card.

- e) Entries earned on each Campaign Month are accumulated for the purpose of shortlisting the Monthly Prize winners for the corresponding Campaign Month.
- f) The Entries earned will be reset (i.e set back to 0) on the start of each Campaign Month at 00:00 hours. For avoidance of doubt, Entries earned from previous month will NOT be included in the Entries earned in the subsequent month.
- g) Based on the Entries earned on each Campaign Month, a total of two hundred (200) Eligible Customers will be shortlisted within eight (8) weeks from the end of each Campaign Month by UOB Malaysia's randomizer program following the process below:
 - i. the shortlisted Eligible Customers will be contacted by UOB Malaysia via SMS at the mobile phone numbers registered in UOB Malaysia's system and records to answer one (1) question ("**Q&A**") for Eligible Customer to participate in the Q&A. For avoidance of doubt, such SMS will be sent to mobile phone number of principal Eligible Customers.
 - ii. Fifty (50) shortlisted Eligible Customers who reply the SMS with the correct answer and in the fastest time within 24 hours shall be selected as the Monthly Prize winners ("Monthly Prize Winners")
 - iii. If any Eligible Customer is unable to answer the question correctly or does not reply the aforesaid SMS within the stipulated date/time, he/she will be withdrawn as the Shortlisted Eligible Customer by UOB Malaysia and the next Eligible Customer in sequence will be shortlisted.
 - iv. If an Eligible Customer sends more than one SMS, only the first SMS received by UOB Malaysia will be counted. Standard telecommunication charges to reply to the SMS Q&A will apply.
 - v. UOB Malaysia is not responsible for, nor it have any control whatsoever on the SMS

- traffic, network failure and/or interruptions on the part of the respective telecommunications service providers or UOB Malaysia's SMS vendor for any other reason(s) whatsoever resulting in the delay of the SMS during the SMS Q&A.
- vi. Each Eligible Customer can only be shortlisted once (1) on each Campaign Month.
 - vii. Standard telecommunication charges will apply for each SMS sent out by Shortlisted Eligible Customers and such charges shall be borne by the Shortlisted Eligible Customers.
 - viii. In the event of a tie (i.e same response time stamp), the Eligible Customer with highest cumulative Qualifying Spend of the respective Campaign Month will be considered in determining the Monthly Prize Winner.
 - ix. The Monthly Prize Winners will be notified by UOB Malaysia via short message service ("SMS") and/or electronic direct mailer ("Email") at the mobile phone numbers and/or email address maintained in UOB Malaysia's system, within eight (8) weeks from the end of each Campaign Month ("notification"). Such notification will be sent to the principal Eligible Customers.
- h) The Monthly Prizes will be sent to Monthly Prize Winners within eight (8) weeks after the end of each Campaign Month, whereby the Monthly Prizes shall be sent to Monthly Prize Winner's registered mailing address within Malaysia ONLY as per UOB Malaysia's system and records.
 - i) Each Eligible Customer is eligible to win up to three (3) Monthly Prizes, limited to one (1) Monthly Prize per Campaign Month.
 - j) The awarded Monthly Prizes are non-transferable to any other party or parties and not exchangeable for cash, credit or other goods, whether in part or in full.
 - k) UOB Malaysia reserves the right, as its discretion, at any time, without prior notice or assigning any reason thereof, replace or substitute the Monthly Prize with any other prize of equal or similar value selected by UOB Malaysia without liability to any person.
 - l) If there is any dispute or non-receipt of Monthly Prize, the Eligible Customer is required to contact UOB Malaysia by 15 September 2025 the latest to request for an inquiry, no request for any inquiry will be entertained after 15 September 2025.

19. Daily Prize

- a) Eligible Customers who satisfy the condition of the Qualifying Spend as stipulated in Table E below will earn cashback daily up to RM50.

Table E: Condition of Qualifying Spend			
Criteria of Qualifying Spend	Condition for Cashback ("Eligible Approval Code")	Eligible Cashback Per Eligible Customer (Daily Prize)	Daily Prize Cashback Pool
Spend a minimum of RM50 Qualifying in a single transaction in a Campaign Day	Approval code with last digit of '5'	RM5	RM2,000
	Approval code with last two (2) digits of '50'	RM50	

- b) The Daily Prize cashback amount will be awarded to Eligible Customers based on the Eligible Approval Code on the approval codes shown on transaction slip of the Qualifying Spend (min. of RM50):
- RM5 cashback with last one (1) digit of numeric '5' in approval codes
 - RM50 cashback with last two (2) digits of number '50' in approval codes

Example of the scenarios in Table F below:

Table F: Illustration of Condition of Eligible Approval Code and Cashback		
Scenario	Example of Approval Codes	Cashback
1	00940 5	RM5
2	F859 50	RM50
3	R888 55	RM5
4	295554	No cashback
5	H050 50	RM50

- c) Eligible Customers can only win one (1) Daily Prize in a Campaign Day. For avoidance of doubt, the Daily Prize will be awarded by the first Eligible Approval Code transaction made by Eligible Customer in a Campaign Day.

As an illustration, if customer B made the first Eligible Approval Code transaction of last digit '5' on 16 March 2025, 10.00AM and another Eligible Approval Code transaction of last 2 digits '50' on same day at 12.05PM, the first Eligible Approval Code transaction made on 10.00AM will be considered in determining the final Daily Prize cashback amount.

- Daily Prize will be capped at RM2,000 per Campaign Day. "Campaign Day" is defined from 00:00 hours (12AM Malaysia time) to 23:59 (11.59pm Malaysia time) hours of the day during Campaign Period.
- Daily Prize will be awarded to Eligible Customers who meets the Condition of Qualifying Spend as per Table E on a first come, first served i.e. earlier spend (based on time stamp) with the Eligible Approval Code(s) generated. Any unexhausted cashback will NOT roll over to next day.
- In the event UOB Malaysia is required to choose the final Eligible Approval Code transaction eligible for Cashback and there are multiple Eligible Approval Code transactions at the same time stamp (a tie), Eligible Approval Code transaction with highest Qualifying Spend amount will be considered and rewarded for the Daily Prize.
- Cashback will be credited to the Eligible Customer's card account that was charged for the Qualifying Spend within 8 weeks from the end of each Campaign Month.

20. The following additional terms and conditions shall apply to the cashback: -

- Cashback is non-transferable or exchangeable for cashback or credit in kind,
- Supplementary customers are not entitled to receive the cashback, cashback received by such supplementary customers, if any, will be given to principal customers,
- If there is any dispute or non-receipt of Cashback, the Eligible Customer is required to contact UOB Malaysia by 15 September 2025 the latest to request for an inquiry, no request for any inquiry will be entertained after 15 September 2025

21. For the avoidance of doubt, the account(s) of the Eligible Customer must be in good standing at all times as determined by the Bank and not in breach of any of these Terms and Conditions and any of the terms and conditions defined below in general Terms and Conditions section. In the event that such account(s) is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before the Eligible Customer receive the Cashback and/or Monthly Prizes, the Cashback and/or Monthly Prizes shall be forfeited with no compensation or payment whatsoever.

Consent

22. Eligible Customers who participate in this Campaign (fulfilling the campaign mechanics' criteria and/or accepting the Cashback(s)) and/or Prize, are deemed to have expressly agreed to be bound by these Terms and Conditions (as varied or changed), the decisions of UOB Malaysia and/or the judges and, to the fullest extent permitted by law, to have consented to and authorized UOB Malaysia to disclose their particulars to the third party service providers and participating merchants engaged by UOB Malaysia for purposes of the Campaign including fulfillment of Monthly Prize and/or Cashback.
23. UOB Malaysia warrants that the disclosure of such particulars to any third-party service providers shall be limited to the Eligible Customer's names, mailing address, mobile phone numbers, last 6-digits of the identification number and/or passport number shall be used only in relation to and for purposes of the Campaign including fulfillment of prizes. UOB Malaysia's decision on all matters relating to the Campaign (including the interpretation of these Terms and Conditions) shall be final and binding and no further correspondence or attempt to dispute such decision would be entertained.

GENERAL TERMS AND CONDITIONS

24. By participating in this Campaign, the Eligible Customers agree to be bound by this terms and conditions and ALL of the following terms and conditions where applicable:
- a) The terms and conditions governing the operation of any account(s) with UOB Malaysia, including but not limited to the UOB Terms and Conditions Governing Accounts and Services (Conventional Banking);
 - b) The Terms and Conditions governing Islamic Accounts and Services;
 - c) UOB Malaysia Visa/Mastercard Cardmember Agreement;
 - d) UOB Malaysia Credit Cards terms and conditions for the Eligible UOB Credit Cards;
 - e) UOB Debit Mastercard terms and conditions;

The terms and conditions listed above shall include any amendments or variations to them respectively and the decision of UOB Malaysia in connection with any matter relating to the Campaign shall be final, conclusive and binding on the Eligible Customers. If there is any inconsistency between this terms and conditions and the terms and conditions listed above in relation to this Campaign, this terms and conditions will prevail.

25. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
26. Unless specifically mentioned in this terms and condition, this Campaign is not valid with other UOB Malaysia's campaign and no other special, additional, preferential rates and/or reward shall be given to the Eligible Customers in addition to this Campaign.

27. The records of transactions maintained by UOB Malaysia and UOB Malaysia's decision in all matters (including but not limited to any dispute arising therefrom) relating to this Campaign shall be final, conclusive and binding on the Eligible Customers. Save for manifest error (for example, discrepancies in transactions) or fraud, UOB Malaysia will not be obliged to entertain enquiries or appeals in respect of this Campaign.
28. UOB Malaysia shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by Visa International Incorporated, Mastercard Worldwide, merchant establishments, postal or telecommunication authorities or any other party which may result in the Eligible Customers failing to be entitled to the cashback/offers/rewards under the Campaign.
29. To the fullest extent permitted by law and unless due to UOB Malaysia's gross negligence or willful misconduct, UOB Malaysia expressly excludes and disclaims any representations, warranties or endorsements, expressed or implied, written or oral, without limitation to those published in any mass media, marketing or advertising materials, including but not limited to, any warranty of quality, merchantability or fitness for a particular purpose.
30. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of the Campaign offered and published in any media, marketing or advertising materials.
31. UOB Malaysia shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Eligible Customers or any third parties resulting directly or indirectly from this Campaign, unless due to UOB Malaysia's gross negligence or willful misconduct specifically related to this Campaign.
32. UOB Malaysia reserves the right to cancel, withdraw, suspend, extend or terminate the Campaign prior to the expiry of the Campaign Period, wholly or in part, at any time, with prior notice. For the avoidance of doubt, cancelation, withdrawal, suspension, extension or termination by UOB Malaysia of the Campaign shall not entitle the Eligible Customers to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the Eligible Customers whether as a direct or indirect result of such cancelation, withdrawal, suspension, extension or termination.
33. UOB Malaysia reserves the right to add, delete, suspend or vary the Campaign terms and conditions, from time to time, wholly or in part by providing prior notice to the Eligible Customers via posting on UOB Malaysia's website, displaying a notice at any of UOB Malaysia's branches and/or a statement insert in the Statement of Account or any other manner as determined by UOB Malaysia from time to time.
34. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

[END]